

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 23-10019-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christiane Pearl Crespo  
fka Christiane Pearl Rowe, fka Christiane  
Pearl Sampson  
5492 Snyder Ave  
Millville, NJ 08332

Social Security No.:

xxx-xx-3148

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 20, 2023.

Dated: July 20, 2023

JAN: jpl

Jeanne Naughton  
Clerk

In re:  
Christiane Pearl Crespo  
Debtor

Case No. 23-10019-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 20, 2023

User: admin  
Form ID: plncf13

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Total Noticed: 77

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2023:

Recip ID	Recipient Name and Address
db	+ Christiane Pearl Crespo, 5492 Snyder Ave, Millville, NJ 08332-1741
519803544	+ American Express National Bank c/o Becket and, PO Box 3001, Malvern, PA 19355-0701
519803549	+ Bank of America N.A. c/o Kevin McDonald, Esq., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812
519803550	+ Bank of America, N.A. c/o Frederick DiSpigna,, 100 West Cypress Creek Rd., Suite 1045, Fort Lauderdale, FL 33309-2191
519803551	+ Bank of America, N.A. c/o Weinstein & Riley P, 11 Broadway, Suite 615, New York, NJ 10004-1490
519803552	Bank of American, 4909 Saunrese Circle, Tampa, FL 33634
519803554	+ Barretta, 1784 Pine Ave., Vineland, NJ 08360-3443
519803562	+ City of Millville MC, 18 S High Street, Millville, NJ 08332-4244
519803563	+ City of Vineland c/o Jeffrey Medio, Esq., 717 E. Elmer St., Suite 7, Vineland, NJ 08360-4758
519803565	+ Comcast, 350 East Devon Ave., Itasca, IL 60143-1249
519803569	Credit Acceptance Corp., 25505 West Mile Rd., Southfield, MI 48034
519803577	+ Hayt, Hayt, & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
519803578	+ IPSY, 11 N. Elsworth Ave., Suite A, San Mateo, CA 94401-2819
519803583	Midland Funding, LLC, 1112 7th Ave., Warren, MI 48090
519803586	Montgomery Ward, 1112 7th ave., Mineral Point, WI 53565
519803541	+ PO Box 5070, Southfield, MI 48086-5070
519803594	+ State of New Jersey, Division of Taxation, 50 Barrack Street,, Trenton, NJ 08646-0001
519910496	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519803595	+ Synchrony Bank, 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
519803600	+ Westgate, 10000 Turkey Lake Rd., Orlando, FL 32819-8007

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 20 2023 21:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 20 2023 21:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519803542	+ Email/Text: ally@ebn.phinsolutions.com	Jul 20 2023 21:16:00	Ally, PO Box 380903, Minneapolis, MN 55438-0903
519803543	+ Email/Text: ally@ebn.phinsolutions.com	Jul 20 2023 21:16:00	Ally Capital, PO Box 130424, Saint Paul, MN 55113-0004
519805340	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 20 2023 21:54:11	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519847740	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 20 2023 22:16:42	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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519828848	Email/PDF: bncnotices@becket-lee.com	Jul 20 2023 21:54:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519805986	Email/PDF: resurgentbknofications@resurgent.com	Jul 20 2023 21:35:34	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519857197	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 20 2023 21:15:00	BANK OF AMERICA, N.A., P.O. Box 31785, Tampa FL 33631-3785
519803547	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 20 2023 21:15:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
519803546	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 20 2023 21:15:00	Bank of America, 4909 Savarese Circle Floor #1, Tampa, FL 33634-2413
519803545	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 20 2023 21:15:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
519803548	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 20 2023 21:17:00	Bank of America N.A., PO Box 982284, El Paso, TX 79998-2284
519815984	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 20 2023 21:15:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519803553	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 20 2023 21:17:00	Barclay Card, PO Box 8802, Wilmington, DE 19899-8802
519803555	+ Email/PDF: gecsedl@recoverycorp.com	Jul 20 2023 21:34:43	Bill Me Later, PO Box 5138, Lutherville Timonium, MD 21094-5138
519803556	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 20 2023 21:54:13	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519803557	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 20 2023 21:54:34	Capital One Bank (USA), PO Box 71083, Charlotte, NC 28272-1083
519809258	+ Email/PDF: ebn_ais@aisinfo.com	Jul 20 2023 21:54:11	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519803558	+ Email/PDF: gecsedl@recoverycorp.com	Jul 20 2023 21:34:40	Care Credit, PO Box 960061, Orlando, FL 32896-0061
519803559	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 20 2023 21:17:00	Carnival Card Services, PO Box 13337, Philadelphia, PA 19101-3337
519803561	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 20 2023 21:18:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
519803560	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 20 2023 21:18:00	Chrysler capital, PO Box 961275, Fort Worth, TX 76161-0275
519803564	+ Email/Text: mediamanagers@clientservices.com	Jul 20 2023 21:16:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
519803567	+ Email/Text: bnc-quantum@quantum3group.com	Jul 20 2023 21:17:00	Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519803566	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 20 2023 21:17:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
519803568	+ Email/Text: ebnnofications@creditacceptance.com	Jul 20 2023 21:16:00	Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
519803570	+ Email/PDF: creditonebknofications@resurgent.com	Jul 20 2023 21:34:40	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
519803571	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 20 2023 21:17:00	Department of the Treasury internal Revenue, PO Box 9012, Holtsville, NY 11742-9012
519803572	+ Email/Text: mrdiscen@discover.com	Jul 20 2023 21:16:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519803573	+ Email/Text: mrdiscen@discover.com	Jul 20 2023 21:16:00	Discover Bank, PO Box 3025, New Albany, OH

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			43054-3025
519803574	+ Email/Text: bankruptcynotices@dcicollect.com	Jul 20 2023 21:18:00	Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
519803575	+ Email/Text: bknotice@ercbpo.com	Jul 20 2023 21:18:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
519803576	+ Email/Text: crdept@na.firstsource.com	Jul 20 2023 21:18:00	First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
519860247	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 20 2023 21:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519803581	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 20 2023 21:17:00	Juniper Card Services, PO Box 13337, Philadelphia, PA 19101-3337
519836151	Email/PDF: resurgentbknofications@resurgent.com	Jul 20 2023 21:36:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519803582	+ Email/Text: bankruptcy@sccompanies.com	Jul 20 2023 21:15:00	Masseys, PO Box 2822, Monroe, WI 53566-8022
519803584	+ Email/Text: bankruptcy@sccompanies.com	Jul 20 2023 21:18:00	Monroe, 1112 7th Ave., Monroe, WI 53566-1364
519803585	+ Email/Text: bankruptcy@sccompanies.com	Jul 20 2023 21:18:00	Monroe & Main, PO Box 800849, Dallas, TX 75380-0849
519813085	+ Email/Text: bankruptcy@sccompanies.com	Jul 20 2023 21:18:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519803587	+ Email/Text: NCI_bankonotify@ncirm.com	Jul 20 2023 21:16:00	Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581
519803590	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 22:17:20	Portfolio Recovery Assoc., PO Box 41067, Norfolk, VA 23541
519827828	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 21:53:52	Portfolio Recovery Associates, LLC, c/o AMAZON.COM, POB 41067, Norfolk, VA 23541
519827794	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 21:35:31	Portfolio Recovery Associates, LLC, c/o CARNIVAL, POB 41067, Norfolk, VA 23541
519827791	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 21:34:42	Portfolio Recovery Associates, LLC, c/o JUNIPER, POB 41067, Norfolk, VA 23541
519827790	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 20 2023 21:53:52	Portfolio Recovery Associates, LLC, c/o WOMAN WITHIN, POB 41067, Norfolk, VA 23541
519803588	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 21:35:26	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
519803589	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 22:47:32	PayPal Credit, PO Box 960006, Orlando, FL 32896-0006
519808301	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 20 2023 21:18:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
519803593	+ Email/PDF: clerical@simmassociates.com	Jul 20 2023 21:36:16	Simm Associates Inc., PO Box 7526, Newark, DE 19714-7526
519803596	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 21:36:14	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
519803631	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 21:34:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519803597	+ Email/PDF: gecsed@recoverycorp.com	Jul 20 2023 21:36:12	Synchrony Bank c/o PRA Receivables Management, PO Box 41021, Norfolk, VA 23541-1021
519803598	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 20 2023 21:54:55	Wells Fargo Bank N.A., PO Box 10438, Des Moines, IA 50306-0438
519803599	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		

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Wells Fargo Financial National Bank, PO Box  
71118, Charlotte, NC 28272-1118

519803601 + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM

Jul 20 2023 21:17:00

Woman Within, PO Box 659728, San Antonio, TX  
78265-9728

TOTAL: 57

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519837857	*+	Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
519803579	*+	IRS, P O Box 7346, Philadelphia, PA 19101-7346
519803580	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346
519803591	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Assoc. LLC, PO Box 41067, Norfolk, VA 23541
519803592	##+	Scentbird, 158 W 27th St., 11th Floor, New York, NY 10001-6216

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Terry Tucker	on behalf of Debtor Christiane Pearl Crespo terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4